

Fill in this information to identify the case:

Debtor 1 Stacey Glover

Debtor 2 Lori Glover
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 19-04678

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: M&T Bank Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 7 0 5 3

Property address: 2208 Creek Rd
Number Street

Hardford Township, PA 18826
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/08/2024
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x Kiara Hughes
Signature

Date 12/04/2024

Print

Kiara

First Name

Hughes

Middle Name

Last Name

Title Bankruptcy Specialist

Company

M&T Bank

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

Street

City

State

ZIP Code

Contact phone (800) 837-7694 ext 8421Email khughes1@mtb.com

CERTIFICATE OF SERVICE

I hereby certify that on 12/4/2024, I have served a copy of this Notice and all attachments to the following:

By U.S. Mail, postage pre-paid

Debtor: Stacey Glover
Lori Glover
2208 Creek Rd
Kingsley, PA 18826

By CM/ECF

Debtor's Attorney: Jason Provinzano

Trustee: Jack Zaharopoulos

I have served a copy of this Notice

Kiara Hughes
M&T Bank
PO Box 1508
Buffalo, NY 14240